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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF UTAH, SALT LAKE CITY DIVISION		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Michael First name C. Middle name Morris Last name and Suffix (Sr., Jr., II, III)	Kristine First name L Middle name Morris Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Michael Charles Morris	Kristine Louise Morris
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7181	xxx-xx-7122

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Debtor 1 Debtor 2

Morris, Michael C. & Morris, Kristine L

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	■ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)				
		EINs	EINs				
5.	Where you live		If Debtor 2 lives at a different address:				
		535 N 500 E Vernal, UT 84078-1864					
Number, Street, City, State & ZIP Code		· ·	Number, Street, City, State & ZIP Code				
	Uintah County		County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for	Check one:	Check one:				
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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Debtor 1 Debtor 2

Morris, Michael C. & Morris, Kristine L

Part 7.	Tell the Court About \				ne Notice Pea	uired by 11 I I S C	& 3/12/h) for Individuals	Eiling for Bankruntov (Form	
	Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	one coming to mic under	■ Cha	apter 7						
		☐ Cha	apter 11						
		☐ Cha	apter 12						
		☐ Cha	apter 13						
8.	How you will pay the fee	– I	bout how you	entire fee when I file my petition. Please check with the clerk's office in your local court for more details may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. is submitting your payment on your behalf, your attorney may pay with a credit card or check with a lress.					
				the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The					
			J	nstallments (Official Form	,	hio ontion only if y	ou are filing for Chapter	7 Dulous a judgo mou but is	
		r	ot required to our family siz	o, waive your fee, and may	do so only if y ay the fee in in	our income is less stallments). If you	s than 150% of the offic choose this option, you	 By law, a judge may, but is ial poverty line that applies to must fill out the Application 	
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.							
			District	2:16-bk-20467	When	1/22/16	Case number	2:16-bk-20467	
			District	2:14-bk-26140	When	6/11/14	Case number	2:14-bk-26140	
			District		When		Case number		
10.	Are any bankruptcy cases pending or being filed by	■ No							
	a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor				Relationship to y	ou	
			District		When		Case number, if I	known	
			Debtor				Relationship to y	ou	
			District		When		Case number, if I	known	
11.	Do you rent your residence?	■ No.	Go to li	ne 12.					
		☐ Yes.	Has you	ur landlord obtained an evi	ction judgmen	t against you and	do you want to stay in y	our residence?	
				No. Go to line 12.					
				Yes. Fill out <i>Initial Statem</i> bankruptcy petition.	ent About an I	Eviction Judgmen	t Against You (Form 10	1A) and file it with this	

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Debtor 1 Debtor 2

Morris, Michael C. & Morris, Kristine L

Part	Report About Any Bus	sinesses Y	ou Own	as a Sole Proprieto	r			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	ness				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name					
	If you have more than one sole proprietorship, use a separate sheet and attach it		Numb	e & ZIP Code				
	to this petition.		Chec	Check the appropriate box to describe your business:				
				Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real E	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as de	fined in 11 U.S.C. § 101(53A))			
	☐ Commodity Broker (as defined in 11 U.S.C. § 101				(as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	. If you in	illing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 6(1)(B).				
	For a definition of small	No.	I am r	I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am f	iling under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	Report if You Own or	Have Any	Hazardo	us Property or Any	Property That Needs Immediate Attention			
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or ■ No. What is the hazard?		the hazard?						
	safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
				•	Number, Street, City, State & Zip Code			

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Debtor 1 Debtor 2

Morris, Michael C. & Morris, Kristine L

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 Debtor 2

Morris, Michael C. & Morris, Kristine L

Par	6: Answer These Question	ons for Rep	orting Purposes					
16.	What kind of debts do you have?		Are your debts primarily corndividual primarily for a person			defined in 11 U.S.C.§ 101(8) as "incurred by an		
		1	☐ No. Go to line 16b.					
			Yes. Go to line 17.					
			16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			□ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe that are not consumer debts or business debts					
17.	Are you filing under Chapter 7?	□ No.	am not filing under Chapter 7	7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	administrative expenses are paid that funds will be		No					
	available for distribution to unsecured creditors?	I	□ Yes					
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000		
		200-999	9					
19.	How much do you estimate your assets to	□ \$0 - \$50 □ \$50,00°	0,000 I - \$100,000		☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion		
	be worth?		01 - \$500,000 01 - \$1 million			☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you estimate your liabilities to	\$0 - \$50		□ \$1,000,001 - \$		□ \$500,000,001 - \$1 billion		
	be?		1 - \$100,000	□ \$10,000,001 - 3 □ \$50,000,001 - 3		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		\$100,000,001				
Par	7: Sign Below							
For	you	I have exar	nined this petition, and I declar	re under penalty of perjury	y that the info	ormation provided is true and correct.		
			nosen to file under Chapter 7, le. I understand the relief availa			gible, under Chapter 7, 11,12, or 13 of title 11, United to proceed under Chapter 7.		
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		case can re	I understand making a false statement, concealing property, or case can result in fines up to \$250,000, or imprisonment for up /s/ Michael C. Morris					
			C. Morris		Kristine L N			
		Signature	of Debtor 1	5	Signature of D	ספטנטו ב		
		Executed of	October 19, 2016 MM / DD / YYYY	E	xecuted on	October 19, 2016 MM / DD / YYYYY		

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Debtor 1 Debtor 2

Morris, Michael C. & Morris, Kristine L

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ J Bryan Dexter	Date	October 19, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
J Bryan Dexter		
Printed name		
Dexter & Dexter Attorneys at Law, PC		
Firm name		
1360 S 740 E		
Orem, UT 84097-8081		
Number, Street, City, State & ZIP Code		
Outlest where (004) 225 0000	Email address	Deven @DevterI ev eem
Contact phone (801) 225-9900	- Email address	Bryan@DexterLaw.com
07188		
Bar number & State		

Certificate Number: 00301-UT-CC-028232056



CERTIFICATE OF COUNSELING

I CERTIFY that on October 19, 2016, at 3:48 o'clock PM EDT, MICHAEL C MORRIS received from InCharge Debt Solutions, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Utah, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 19, 2016 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00301-UT-CC-028232055



CERTIFICATE OF COUNSELING

I CERTIFY that on October 19, 2016, at 3:48 o'clock PM EDT, KRISTINE L MORRIS received from InCharge Debt Solutions, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Utah, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 19, 2016 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court District of Utah, Salt Lake City Division

In re	Morris, Michael C. & Morris, Kristine L		Case No.				
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR D	EBTOR			
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 ompensation paid to me within one year before the file rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy	, or agreed to be paid	d to me, for services re	it endered or to		
	For legal services, I have agreed to accept		\$	1,165.00			
	Prior to the filing of this statement I have received	1	\$	1,165.00			
	Balance Due		\$	0.00			
2. T	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3. T	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4. I	I have not agreed to share the above-disclosed comfirm.	npensation with any other person	unless they are men	nbers and associates of	f my law		
[☐ I have agreed to share the above-disclosed compercopy of the agreement, together with a list of the n				aw firm. A		
5. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
b c	 Analysis of the debtor's financial situation, and rene Preparation and filing of any petition, schedules, sta Representation of the debtor at the meeting of credit [Other provisions as needed] 	atement of affairs and plan which	h may be required;	-	ruptcy;		
6. E	By agreement with the debtor(s), the above-disclosed f	fee does not include the followin	g service:				
		CERTIFICATION					
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement fo	or payment to me for	representation of the d	lebtor(s) in		
0	ctober 19, 2016	/s/ J Bryan Dexte	r		<u></u>		
Do	ite	J Bryan Dexter Signature of Attorne Dexter & Dexter A		PC			
		1360 S 740 E Orem, UT 84097-8 (801) 225-9900 F Bryan@DexterLa Name of law firm	ax: (801) 224-650	0	_		

Ad Astra Recovery Services, Inc 7330 W 33rd St N Wichita, KS 67205-9369

Ashley Regional Medical Center 150 W 100 N Vernal, UT 84078-2036

Basin Clinic 379 N 500 W Vernal, UT 84078-1956

Bonneville Billing 1186 E 4600 S Ste 100 Ogden, UT 84403-4896

Bonneville Collections 6026 Fashion Point Dr Ogden, UT 84403-4851

Bookcliffs Pathology PC PO Box 974 Price, UT 84501-0974

Cach LLC/ Square Two Financial 4340 S Monaco St Fl 2 Denver, CO 80237-3485

Capital One ATTN: General Correspondence PO Box 30285 Salt Lake City, UT 84130-0285

Check City
PO Box 970028
Orem, UT 84097-0028

Citi Bank 12234 N Interstate 35 Austin, TX 78753-1725

Collection Center of Wyoming PO Box 4000 Rawlins, WY 82301-0479

Countryside Vet Clinic 1751 S Vernal Ave Vernal, UT 84078-4766

Dr Michael C. Smuin, DDS 317 W 100 S Vernal, UT 84078-2517

Edwin B. Parry PO Box 25725 Salt Lake City, UT 84125-0725 Express Recovery Services
PO Box 26415
Salt Lake City, UT 84126-0415

Financial Recovery Services PO Box 385908
Minneapolis, MN 55438-5908

Frontier Recovery Syst PO Box 1358 Roosevelt, UT 84066-1358

GE Money Bank PO Box 981127 El Paso, TX 79998-1127

Gentry Fin PO Box 1947 Boerne, TX 78006-6947

Jiffy Pawnshops 630 W Main St Vernal, UT 84078-2408

Knight Adjustment Bureau 5525 S 900 E Ste 215 Salt Lake City, UT 84117-3500 Lend Green
PO Box 221
Lac du Flambeau, WI 54538-0221

Mountain Ameica Credit Union PO Box 9001 West Jordan, UT 84084-9001

Mountain America CU 7181 S Campus View Dr West Jordan, UT 84084-4312

Mountain Valley Imaging 1485 S Highway 40 Heber City, UT 84032-3522

Mountainland Collection 483 W 50 N American Fork, UT 84003-2265

Northeastern Utah Medical Group 210 W 300 N Roosevelt, UT 84066-2336

NPAS Solutions PO Box 2248 Maryland Heights, MO 63043-1048 NPASA, INC PO Box 99400 Louisville, KY 40269-0400

Path Lending 712 Richland St # A Columbia, SC 29201-2300

Peterson Medical 1268 S 1380 W Orem, UT 84058-4911

Portfolio Recovery PO Box 41067 Norfolk, VA 23541-1067

Quinn M Kofford PO Box 1425 American Fork, UT 84003-6425

Raincheck 279 N Main St Spanish Fork, UT 84660-1758

Sears Card PO Box 6283 Sioux Falls, SD 57117-6283 Security Fin PO Box 1893 Spartanburg, SC 29304-1893

Security Finance 1315 W Highway 40 Ste A Vernal, UT 84078-4204

Settlement Services 1061 Main St Ste 19 Irwin, PA 15642-7425

Speedy Cash 3611 N Ridge Rd Wichita, KS 67205-1214

The ER Group LLC 150 W 100 N Vernal, UT 84078-2036

U.S BANK HOME MORTGAGE 4801 FREDERICA STREET OWENSBORO, KY 42301

USA Cash Services 1752 Combe Rd Ogden, UT 84403-5063 Utah State Tax Commission 210 N 1950 W Salt Lake City, UT 84134-9000

Web Bank PO Box 81607 Austin, TX 78708-1607